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## Ask THE EXPERT

Tapan Singhel

MD & CEO, Bajaj Allianz General Insurance



### GENERAL INSURANCE

## *Pathology expenses related to ailment are largely covered*

**Will hospitalisation claim cover pathology test done by other than MD medicine? Are pathology expenses payable?** GANESH ZUTE

Once your insurer confirms the admissibility of your hospitalisation claim, it's going to pay all the expenses related to the ailment for which you've registered the claim as per the sum insured and conditions of your health insurance policy. Typically, expenses for medicines, room charges, doctor charges and pathology expenses are all covered by a health insurance plan. You just need to ensure to keep all the original documents and receipts of these expenses with you.

**I bought an expensive sports bicycle which I will use for adventure sports. Can I insure it? And will it be motor insurance?** RUPESH DHILLON

Home insurance policies generally have a section exclusively for Pedal Cycles cover under which even your sports bicycle can be covered. Alternatively, you can also opt for a standalone pedal cycle insurance policy for the same, premium for which usually varies from 1% to 2% of the bicycle's value. Motor insurance is not applicable to a bicycle, although the cover is pretty much similar. Home insurance/standalone pedal cycle policy will pay for the repair or replacement costs of the bicycle caused by any unforeseen and sudden physical loss (like an Accident, Fire, Burglary, Flood, Cyclone, etc.). Insurer will also pay litigation expenses and compensation for any Third Party property damage/ Third Party injury or death, due to an accident involving the bicycle. Since you are into adventure sports, I would also suggest you to opt for a personal accident cover which covers adventure sports.

**Is there a deductible in motor insurance? Will my full claim not be paid? I have made a claim of Rs 20,000 after my car met with an accident and the windshield has to be replaced, but the company is saying they cannot pay the entire amount.** SIDDHARTH PAL

A deductible is mainly a part of the claim that needs to be paid by you before your insurance company takes the responsibility of the claim. There are two types of deductibles – Compulsory deductible, which is an amount fixed by the insurance company at the time of policy purchase and second is a voluntary deductible, which as the name suggests is voluntarily opted by the policyholder. Hence, the compulsory deductible in any case is applicable to your claim. Claim is usually paid after subtracting the compulsory deductible amount and depreciation applicable on the parts that need to be replaced/repared. I would suggest you to buy a zero depreciation cover, which is an add-on cover offered by many insurance companies as it reduces your expenses by excluding the depreciation cost of your vehicle when you file a claim. It covers depreciation amount, partly or fully, on damaged parts for replacement during repairs in case of partial loss to your vehicle. Additionally, I would also suggest you to read your policy document carefully so that you are not caught unaware at the time of claim.